## PLANS STARTED TO DRAFT **DEFENSE PROGRAM BILLS**

Chairman Chamberlain, of Senate Military Affairs' Committee, Takes Up Big Task.

HOLD CONFERENCE WITH HAY

Measures Will Be Identical When Offered in Both Houses at Opening of Congress-Kansas Governor Is Against Policy of Eastern Jingoes.

WASHINGTON, November 1 .- Arrangements were made to-day by Chairman Chamberlain, of the Senate Military Affairs Committee, to begin drafting immediately the series of bills which will be introduced at the opening of Congress to carry out the army's part of the administration of the national-defense program. The Senator had a conference with Secretary Garrison, who promised that officials of the War Department would give every possible aid in the acceptance of the measures.

IDENTICAL MEASURES IN HOUSE AND SENATE

Chairman Hay, of the House Milltary Affairs Committee, is expected to join Senator Chamberlain later, and identical bills carrying out the program, will be introduced simultaneously in both houses. The form of the measures will be determined by Senator Chamberlain and Representative Hay, MRS, NORMAN DE R. WHITEHOUSE, the War Department supplying neces-

year for the organized militia of the or not to extend the right of suffrage country, or just about double the average amount asked by the War Department for this purpose during the last the most remarkable campaigns ever few years. The money will go into planned and executed by the suffrage equipment for the guardsmen, particularly for the special-service corps, like elections in 1916 women will go to the bought the special service corps, like elections in 1916 women will go to the polls and cast their votes with brother,

tribute this force throughout the country, according to population, under "brains" of that parade which left so present plans. Details of the scheme profound an impression on all those will be worked out by the two men. Who saw the thoughout the country and the scheme profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same distribute the Great Britain, according to this view, has troops enough for the purpose. Moreover, that she was never owned by a German firm or decrease the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound an impression of all those decreases the same profound and the same profound an impression of all those decreases the same profound and the same profound an impression of all those decreases the same profound and the sam present plans. Details of the scheme profound an impression on an times of the scheme will be worked out by the two mem-will be worked out by College already has prepared complete for Governor of the two principal plans.

GOVERNOR OF KANSAS

rent Topics Club to-night, said in ture of State funds. result in a coalition against "the will be chosen. dreaded and hated United States which policy in Europe."

## FATE OF SUFFRAGE NOW WITH VOTERS irregularities.

(Continued from First Page.) will be elected. The Republicans had DABNEY AND MILLER a working majority in both branches

PROHIBITION AT STAKE IN MARYLAND ELECTION

BALTIMORE, November 1 .- The Legislature to be chosen at to-morrow's election in Maryland will be asked to pass upon the subject of State-wide prohibition. The Anti-Saloon League believes that the vigorous campaign just closed will secure enough votes to insure the enactment of a measure, and the operation of the operations of the operations. providing for submission of the ques-tion to the electorate.

Woman suffrage also was an issue, although not aggressively pushed, and the Legislature will be asked to sub-

meetings in many cities and towns. Fair weather for election day was promised, and prediction was generally

will increase their vote to-morrow.

The "wets" predict their majority to-morrow will be greater than last year, when prohibition was defeated by \$4,and votes.

ENERGETIC CAMPAIGN

LOUISVILLE, KY., November 1.—One of the most energetically waged gubernatorial campaigns in Kentucky in recent years ended to-day with both Democratic and Republican leaders claiming victory in the election tomorrow.

Among five candidates for Governor,

Among five candidates for Governor, the principal struggle has been between former Congressman A. O. Stanley, Democrat, of Henderson, and Edward H. Morrow, Republican, of Somerset. They have pressed special trains into service and toured the State with widely-known speakers, including Senators James, Kern, Lewis and Beckham for Mr. Stanley, and Charles W. Fairbanks for Mr. Morrow. Fred D. Drexler, Progressive, Louisville; E. L. Pickett, Prohibitionist, Wilmore, and Charles Dobbs, Socialist, Louisville, have contented themselves with less active campaigns.

Predicts Victory



the artillery, signal corps, aviation, en-gineers and the like, it is understood.

polls and cast their votes with brother, father, husband or friend. Mrs. White-England. When Mr. Jensen bought the The bill providing for the organiza-tion of the continental army will dis- women which took place on October 23 her name was before that, I do not

parties largely have made the issues. commissioner of navigation, was sus-Mr. Stanley has urged that a Demo- pictous of me, apparently, when I ap-OPPOSES MILITARY PLANS
TOPEKA, KANS. November 1.— cratic victory would be a vote of confidence in President Wilson, who has because my name is German. The ap-Arthur Capper, Governor of Kansas, indorsed the ticket. Mr. Morrow has plication was turned down by Mr. in an address before the Kansas Cur- championed economy in the expendi-

creased war preparedness would cause. All State officers, one-half of the the South American republics to be State Senate and all members of the merce Redfield, who upheld Mr. Chamturned into armed camps, which would lower House of the General Assembly berlain. Finally, Secretary Lansing, to

"I hope the people of Kansas will more than 200 mass-meetings here, mitted to American registry on Auvigorously oppose the attempt of the woman suffragists to-night ended a gust 10.

wantonly attacked, but we don't want a preparedness that will lead us to destruction," he said.

George D. Porter is the independent in Chicago and had a hand in building the post-office there.

Thomas B. Smith, Republican.

ing of Board of Governors of Big Association.

although not aggressively pusped, the Legislature will be asked to submit that question to the voters.

Indications point to a heavy vote tomorrow, and many political wiseacres predict a close election. The Democrats are claiming the election of Emerson C. Harrington, their candidate for Governor, and the entire State ticket and a good working majority in the Legislature. The Republicans express confidence in the election of Overington E. Wheeler as Governor.

Overington E. Wheeler as Governor.

Overington E. Wheeler as Governor.

Overlog of the convention which held next May.

It is understood that the two Richmond men will have to contend with strong delegations from Atlanta, Cincinnati and Birmingham, each desirous to entertain the cotton manufacturers. Mr. Dahney, however, thinks that, with her financial prestige and the position is the ideal place for the angual gathering, and hopes to make the board of governors think the same way.

The American Cotton Manufacturers will be elected where the convention where the convention with the contend with strong delegations from Atlanta, Cincinnati and Birmingham, each desirous to entertain the cotton manufacturers. Whenever, thinks that, with her financial prestige and the position is the ideal place for the angual gathering, and hopes to make the board of governors think the same way.

The decide where the convention where the convention with the control with strong delegations from Atlanta, Cincinnati and Birmingham, each desirous to entertain the cotton manufacturers. Whenever, thinks that, with her financial prestige and the position is the ideal place for the angual gathering, and hopes to make the board of governors think the same way. mond men will have to contend with strong delegations from Atlanta, Cincernati and Birmingham, each desirous BY ACTION OF E ohio "WETS" AND "DRIES"

AWAIT VERDICT AT POLIS

COLUMBUS, O., November 1.—With the issue of State-wide prohibition in the forefront, the campaign in Ohio closed to-night with rallies and mass-manufacturers in the issue of State-wide prohibition in the forefront, the campaign in Ohio closed to-night with rallies and mass-manufacturers in the control of the same way.

CROWDS OF STRANGERS

Hocking, presumably because of the distingtion protest will be transmitted to the British Foreign Office within a few days.

The State Department will insist that

promised, and prediction was generally made that a normal vote will be polled to-morrow, despite the fact that no State thet is to be elected.

ARE IN GREENVILLE the nationality of American ships is determined by the flag and not by ownership, and will recall previous positions taken by Great Britain which are represented here in the Southern are said to confirm the said the sai State ticket is to be elected.

In addition to the constitutional amendment and laws subjected to referendum, only municipal officers are to be elected in eighty-one cities and 728 villages.

"Dry" leaders assert that the cambaign of W. J. Bryan over the State has stirred the rural communities, and that the seventy counties which returned prohibition majorities last year will increase their vote to-morrow.

Chinery houses of the North and East are said to conform to the American are said to conform to the American the Southern Textile Exhibit, which opens to-morror trow morning, and the crowds of strangers upon the streets are noticeable. Prominent among the visitors are the big cotton-mill men of the Southern Textile Association, will, without doubt, that the seventy counties which are said to conform to the American point of view.

The fact that the capture was made while the vessel was en route from New York to Norfolk, Va., caused much discussion among officials, who indicated that if the practice became general, vigorous representations on the subject would be forthcoming.

At present the big set problem is

a capacity of 400 guests, opened last night. This hotel is twelve miles from CAMPAIGN

CLOSES IN KENTUCKY the city, but the Piedmont and North-LOUISVILLE, KY., November 1.—One trains to and fro during the week

In the absence of sharp differences maintenance. These may be either in platform declarations, candidates money, provisions or other supplies.

# VIGOROUS PROTEST MADE DIPLOMACY FAILING, AGAINST SHIP'S SEIZURE

plaint With Secretary Lansing Following Capture of Hocking.

Is Owned and Operated by Native-Born Americans, and No German Is Interested.

NEW YORK, November 1 .-- A protest against the seizure of the American steamer Hocking by a British manto-day with Secretary Lansing by military strategists. Richard G. Wagner, president of the

Earlier in the day Mr. Wagner received a telegram from Captain Fabre, advising him of the seizure. Mr. Wagner sent a reply requesting the captain to report by telegraph the exact time and place of the seizure, and to ascertain why the vessel was seized. Reply had not been received to-night. OFFICERS AND OWNERS

ARE NATIVE AMERICANS Mr. Wagner asserted to-day that the

owned by foreigners.

Chamberlain, because, he said, feared there was a German interest in this company.

whom I next applied, notified the Department of Commerce, after a long inwill bring about a conflagration such as we are seeing as a result of this . WITH 200 MASS-MEETINGS why registry could not be granted, PHILADELPHIA, November 1 .- With and, accordingly, the Hocking was ad-

Eastern lingues, the battleship builders and the ammunition manufacturers to stampede this country into a military program that prepares, not for home defenses, but for carrying war across the seas," he said.

The Governor said that the United States never was safer from foreign invasion than at present.

Aside from the suffrage amendments, general interest in Tuesday's voting gust 10.

KNOWS OF NO REASON
FOR SEIZURE OF VESSEL

"Woman suffragists to-night ended a spectacular campaign for the adoption of a constitutional amendment granting women the right to vote.

Women apposed to the amendment also have conducted a campaign and the Hocking should have been seized. All officers of the company and all shareholders, of whom there are fifteen, are native Americans. I myself was born in Milwaukee, was engaged in the beet sugar interest in Wisconsin, and "We want, of course, a preparedness which will give us reasonable assurance that this country shall not be wantonly attacked, but we don't want a preparedness that will be do

Mr. Wagner said that he had heard The Committee of Seventy, a re-orm organization, has offered a re-ard of \$50,000 for detection of election. Hocking, had been imprisoned in Denmark for violating Danish neutrality in connection with the sale or operation of steamships. Jensen had told him, INVITE COTTON MEN

About \$1,600,000 on a single cargo of wood brought from Argentina to Denmark in one of his ships. How he Greece is concentrating troops in failure: Leave for Greenville to Attend Meet- mark in one of his ships. How he know.

Carrying with them a letter of invi-tation from both Governor Stuart and Mayor Ainslie, Business Manager W. T.

The American Transatlantic Steam-ship Company is capitalized at \$2,590,-000, all of which is said to be paid in. The American Transatlantic Steam-Mayor Ainsie, Business Manager W. T. Dabney, of the Richmond Chamber of Commerce, and John M. Miller, Jr., first vice-president of the First National Bank, left last night for Greenville, S. C., to set forth the inducements Richmond has to offer as the place for the next convention of the American Argentina, as the Hocking did; and, and the convention of the American are conventions. Cotton Manufacturers' Association, The so far as the owners know, has been association's board of governors meets allowed to proceed unmolested. The to-day in the South Carolina city to Kankakee, Mr. Wagner said, was purdecide where the convention will be chased under similar circumstances to those surrounding the Hocking's pur-

BY ACTION OF ENGLAND WASHINGTON, D. C., November 1 .-Officials here formally indicated to-day their displeasure at the action of Great Britain in seizing the American ship Hocking, presumably because of the alleged invalidity in its transfer of

The State Department will insist that ARE IN GREENVILLE the nationality of American ships is

The fact that the capture was made Look, Mother! Is tongue coateral, vigorous representations on the Harmless "fruit laxative" best

## TO CONFER WITH WILSON

Representative Kitchin Will Discuss National Preparedness With President on November 8.

Carolina, majority leader of the House, In a letter to President Wilson to-day, become tightly packed, liver gets slugsaid he would come to Washington on gish and stomach disordered.

November 8 and would be giad to When cross, feverish, restless, see if confer with the President on the subject of national preparedness. The letter was in response to one from the President asking Mr. Kitchin to talk full of cold, or a sore throat, diarrhoea, with him regarding the proposed army stomachache, bad breath, remember, a and navy appropriation bills and navy appropriation bills.

BELL-ANS

# RICHMOND RESERVE BANK LET STRATEGISTS TRY IS BIGGEST MONEY MAKER

President of Company Files Com- Statesmen Having Been Unsuccessful Local Institution Jumps Into Lead of in Balkans, They Should Give Warriors a Chance.

Vessel Taken by British Man-of-War It Behooves Great Britain to Bear Expenditures Reach Only \$35,287, Brunt of Campaign in Near East, as Her Interests Are Greater Than Those of Allies.

BY DR. F. J. DILLON, Foremost Authority on Balkan Politics, ROME, November 1.—In competent circles here the opinion prevails that the statesmanship of the allies, having crew aboard, into Halifax, was lodged fully, should now make way for the tackled the Balkan problem unsuccess-To those who complain that more was

to be expected of Italy than a cold as. twelve reserve banks. American Transatlantic Steamship Company, the Hocking's owner. Mr. Wagner said he knew of no reason for igo (in a message that never saw the light), and has promised further cooperation in the future. UP TO GREAT BRITAIN

TO BEAR BRUNT OF FIGHT Meanwhile, it is argued here, it be-hooves Great Britain to bear the brunt

Mr. Wagner asserted to-day that the officers and statistics.

NEW YORK, November 1.—On the Congress will be asked, it was learned to-night, to appropriate \$10.000,000 this year for the organized militia of the or not to extend the right of suffrage country, or just about double the aversor in the company, of which I am propriate \$10.000,000 this year for the organized militia of the aversor in the campaign, at least for the conduct of the campaign, at least for the campaign, at least for the conduct of the twelve reserve banks for the day annualled as unconstitutional that impart direction to it. The Given alleration of the twelve reserve banks for the day annualled as unconstitutional that impart direction to it. The Given alleration of the twelve reserve banks for the day annualled as unconstitutional that impart direction to it. The Given alleration of the twelve reserve banks for the campaign, at least for the conduct of the twelve reserve banks for the organization to it. The Given alleration to it. The balance to the enemies' credit means an indefinite postponement of the com-mon end, and further heavy sacrifices on the part of the allied peoples. But exception of Russia, have no men to spare from the permanent fronts.

> East are immeasureably more precious than those of Italy or France. The security of the Sucz Canal, for ex-ample, means much more to the British empire than to France.

Neither from a diplomatic nor a miliowned by foreigners.

"E. T. Chamberlain, United States permanent contact with each other, commissioner of navigation, was suscontact, and also to arrange for the admission of information from no official sources by establishing a permanent international committee

Now that the junction between the Germans, Austrians, Hungarians, Bulgars and Turks is effected, co-ordina-tion of their efforts by means of unity of command has been attained among all five powers. The utmost the allies may hope to achieve is the preserva-tion of the bulk of the Serbian army its maintenance on Serbian for, if the Bulgars drive it into Al-bania, the sonsequences may be extremely grave. MIGHT BRING ABOUT

ANOTHER UNWELCOME CHANGE

unwelcome change in the Balkan situation.

Constantine, who would fain remain neutral, may feel constrained to take an active part in the campaign. He is already making preparations for this emergency. His artillery and cavalry are being dispatched in haste towards the Macedonian frontier. Special laws for wartime are being dwould turn his arms against the central empires, of whose final triumph he is firmly convinced, is hardly conceivable. Greece's only difficulty now is the 20,000,000 francs advanced by France and Great Britain, all spent and more needed.

Greece is concentrating troops in the direction of Monastir, which may is a constant of the most of the serves decreased \$384,938,000; to 39.4 per cent, since November, 1914.

The excess of reserves in November were \$188,263,720.

Deposits of these same banks as compared with the statement of August 28 last have increased \$384,938,000; to 100 and each, but we must also give a remedy to relieve the pain until the cause of the trouble has been removed. To answer this purpose and rest in the cause which produces the head-ache, but we must also give a remedy to relieve the pain until the cause of the trouble has been removed. To answer this purpose and rest in the cause which produces the head-ache, but we must also give a remedy to relieve the pain until the cause of the trouble has been removed. To answer this purpose and rest in the cause which produces the head-ache, but we must also give a remedy to relieve the pain until the cause of the trouble has been removed. To answer this purpose and rest in the cause which produces the head-ache, but we must also give a remedy to relieve the pain until the cause of the trouble has been removed. To answer this purpose and rest in the most source and rest in the most source and rest in the most source and rest in the most surpose of wording and rest in the most onvenient and satisfactory remedy. One tabletevery one to the head-ache, we must also give a removed of the trouble has been removed. To answer this purpose

made this money, Mr. Wagner did not the direction of Monastir, which may know. mean that the contentious city has been conditionally promised to her by Bulgaria. On the other hand, she is not using her mobilized armies to protect Seres and Kavalla, which Bulgaria has wistfully longed for. Further, her neutrality is so thoroughly impartial that it extends to the Bulgarian invasion as well as to the landing of the allies, and, if the Bulgarian troops pursue the Serbs or the allies into Greek territory, Constantine's government will, it is affirmed, content itself with a platonic protest.

Dr. Nevin Dumont Dead.

COLOGNE, November 1 .- Dr. Nevin Dumont, proprietor of the Koelnische Zeitung, died here to-day as the result of an accident. He was fifty-nine years

# SYRUP OF FIGS FOR CROSS, SICK FEVERISH CHILD

ed, breath hot and stomach sour?

to clean tender liver and bowels.

Mothers can rest easy after giving "California Syrup of Figs," because in a few hours all the clogged-up waste, sour bile and fermenting food gently WASHINGTON, November 1.—Repre-entative Claude Kitchin, of North arolina majority leader of the House

> tongue is coated, then give, this de-licious "fruit laxative." Children love it, and it cannot cause injury. No difgentle "inside cleansing" should ways be the first treatment gi Full directions for babies, children o all ages and grown-ups are printed on each bottle.

Absolutely Removes Indigestion. One package proves it. 25cat all druggists.

| Call form in Syrup of Figs." then look carefully and see that it is made by the "Call form in Fig Syrup Company." We make no smaller size. Hand back with contempt any other fig syrup.

All Others in Federal Banking System.

HE KNOWS OF NO REASON BURDEN IS UP TO ENGLAND ITS TOTAL EARNINGS \$95,724

While New York Earns But \$87,-Dividend Rate of 8.5 Per Cent.

[Special to The Times-Dispatch.] Richmond Reserve Bank jumped into change, being an increase of \$8,600,000 the lead as the biggest money maker over August. In August there were in the Federal reserve system during sold also \$18,497,797 shares of stocks, the past three months, according to a decrease of \$1,936,440 from the prea statement issued to-day, showing ceding month. The report adds that the earnings and expenditures of the the speculative character of much of

ain in the Near East in various useful tution carned \$71,283 over its current upon member banks for another inexpenses and \$59,437 over its total expenditures during the last quarter. due and payable November 16. Its earnings were at a dividend rate against 1.8 per cent dividend rate for the entire system. Only one bank was operated at less cost than the Rich- Upon Complaint of Cook, Supreme of the Near Eastern campaign for the of the Atlanta bank being \$34,667, or The British government virtually directs the quadruple alliance, and is responsible, if not for the conduct of earnings on June 30.

Con a Change of some states Cont. one		77.47.4	
		Expendi-	
City	Earnings	tures	
Richmond	\$ 95,724	\$ 35,287	
New York	87,947	282,180	
Dallas	81,908	57,656	
Chicago	60,893	75,291	
Atlanta	58,814	34,667	
Boston	39,204	46,289	
San Francisco	37,436	45,849	
Philadelphia	31,934	55,628	
Minneapolis	30,772	42,437	
Kansas City	27,073	36,240	
Cleveland	25,866	46,707	
St. Louis	21,238	49,383	
Total	*****	*****	

New York clearing-house banks on October 16 held deposits of \$3,194,620,-000. This is the largest amount ever a result of its decision, it was not nauseated. Don't lose a day's work. consequence, have been wasted. It might be well to maintain this needful an increase of \$1,269,266,000, or 69.9 per

> These remarkable figures are set forth in the Federal reserve bulletin has attracted widespread attention. It time. It can't salivate, so let them cat

Mention is made that American bankers are arranging to make a one-year bidding employment of aliens on public 6 per cent loan of \$25,000,000 to the works. The court to-day, however, Italian government to provide, as in expressly distinguished cases of private the case of the Anglo-French loan, for enterprise from those arising from the purchases in this country and to expenditure of public moneys. stabilize exchange.

road for August this year are shown to be \$2,095,039, as compared with

failures, numbering 204, involved lia- arti-kamula Tiblets can be obtained at all artiggists.

bilities amounting to only \$2.543,609 This was a decrease of twenty-five in number and \$9,231,390 in liabilities over

the same period last year.
Exports of merchandise from the port of New York during September were valued at \$163,608,127, being an increase of \$101,712.521, and higher than any previous month. The latest totals of exports from New York are \$1,120,-386,269, as compared with \$670,836,494 for the same period last year. Imports, according to latest compilations, have reached a total of \$740,218,702. against \$76),664.577 for the same period last year.

Imports of sovereigns and francs 947 and Expends \$282,180-Shows amounting to \$41,670,000 have been received at New York since September

In September \$\$1,661,500 par value of WASHINGTON, November 1 .- The bonds were sold on New York Stock Ex-

### ALIEN-LABOR LAW VOID

Court Upsets Legislative Enact-

WASHINGTON, November 1 .- Upon the complaint of a cook in a Bisbee, Ariz., restaurant, the Supreme Court

more than five persons to employ not less than 80 per cent qualified electors or citizens. Mike Raich, an Austrian cook, upon being notified that he would be discharged because of the law, appealed to the courts, and when he won, the State took the case to the highest tribunal. The Supreme Court, through your bowels. Justice Hughes, with Justice McReynolds alone dissenting, held that gist for a 50-cent bottle of Dodson's Raich's constitutional rights as an Liver Tone and take a spoonful toalien to the equal protection of the night. If it doesn't start your liver law, as guaranteed by the fourteenth and straighten you right up better than amendment to the Constitution, were calomel and without griping or making violated by the law, and hence decided you sick I want you to go back to the ......\$599,812 \$897,626 he was entitled to an injunction to pre- store and get your money. vent the State officials from enforcing the act. The court announced that, as row you will feel weak and sick and necessary to consider rights under Take a spoonful of harmless, vegetable

Because of similarity of the enact- up feeling great. It's perfectly harmment to Japanese legislation, the case less, so give it to your children any was presented to the court along with anything afterwards.-Adv. the New York alien-labor law, for-

## Net operating revenues of the New York, New Haven and Hartford Rail-Of Headache

ANOTHER UNWELCOME CHANGE
Greece's real interests in Albania recently have become greater than her apparent interests there, and if the Serbian troops entered that country King Constantine might adopt such vigorous measures to protect those interests as would bring about another unwelcome change in the Balkan situation.

Constantine, who would fain remain neutral, may feel constrained to take an active part in the campaign. He is already making preparations.

THE BEST---

--- the Steinway —the Piano whose high musical quality is ac-knowledged in all parts of the world. We are sole agents.

Walter D. Moses & Co. 103 East Broad Street.

Older Music House in Vir-ginia and North Carolina.

The statute required employers of It salivates! It makes you sick and you, may lose a day's work.

> You're billous, sluggish, constipated and believe you need vile, dangerous calomel to start your liver and clean

Here's my guarantee! Ask your drug-

Take calomel to-day and to-mor-Dodson's Liver Tone to-night and wake

# What Would Happen

Have you money enough to pay out his estate and keep the busi-ness going? Or would you be obliged to close out the business and to find a job? If you should, pass on, in what position would your partner be? Talk it over gentlemen, and remove the one remaining hazard in your bust. ness-just as wide-awake business men, big and little, are; doing all over the country. Incorporated 1851.

> Massachusetts Mutual Life Insurance Company Springfield, Massachusetts.

Chas. B. Richardson, Genl. Agent 405-6-7 Mutual Assurance So-

Agency for Virginia,

E. B. Meade, District Manager R. W. Dodson, Special Agent

The woman who does her shopping the convenient way-by telephone-does it because she knows it saves time. energy and money.

The busy woman finds in her telephone a way to shop in all kinds of weather, at any time of day-and she doesn't have to "dress up" to do it.

She also finds that good storekeepers make shopping by telephone easy and sure.

How about you, Madam-are you a Telephone Shopper?

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OF VIRGINIA

